

Information to identify the case:

Debtor 1	<u>Jacquelyn Gia Zampogna– Fisher</u>	Social Security number or ITIN	xxx–xx–4788
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	23–22480–CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacquelyn Gia Zampogna– Fisher
fka Jacquelyn Gia Hughes

4/3/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacquelyn Gia Zampogna- Fisher
Debtor

Case No. 23-22480-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 03, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2024:

Recip ID	Recipient Name and Address
db	+ Jacquelyn Gia Zampogna- Fisher, 507 Beech Street, Jeannette, PA 15644-2308
15658323	+ Blue Ridge Bank, C/O Judy C. Gavant, Pres. & CFO, 17 West Main Street, Luray, VA 22835-1230
15658327	+ Eric G. Olshan, United States Attorney, Western District of Pennsylvania, Joseph F. Weis, Jr. U.S. Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
15658328	++ FISHBACK FINANCIAL CORPORATION, PO BOX 5057, BROOKINGS SD 57006-5057 address filed with court., First Bank & Trust, C/O Kevin Tetzlaff, Pres. & CEO, 520 6th Street, Brookings, SD 57006
15658334	+ Goldman Sachs Bank USA, Salt Lake City Branch, C/O John E. Waldron, Pres. & CEO, 111 South Main Street, Salt Lake City, UT 84111-2176
15658340	PNC Bank, N.A., C/O William S. Demchak, Pres. & CEO, The PNC Financial Services Group, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222
15658353	Vanguard, 100 Vanguard Blvd., Malvern, PA 19355-2331
15658354	Vanguard, P.O. Box 982903, El Paso, TX 79998-2903

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15658317	+ EDI: TSYS2	Apr 04 2024 04:08:00	Barclays Bank Delaware, ATTN: Bankruptcy Department, P.O. Box 8833, Wilmington, DE 19899-8833
15658320	+ EDI: TSYS2	Apr 04 2024 04:08:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
15658318	+ EDI: TSYS2	Apr 04 2024 04:08:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West Street, Wilmington, DE 19801-5014
15658319	+ EDI: TSYS2	Apr 04 2024 04:08:00	Barclays Bank Delaware, C/O Paul Compton, Pres., 125 South West Street, Wilmington, DE 19801-5014
15658321	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 04 2024 00:25:26	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
15658322	+ Email/PDF: MarletteBKNotifications@resurgent.com		

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		Apr 04 2024 00:25:26	Best Egg, 3419 Silverside Road, Wilmington, DE 19810-4801
15658326	Email/Text: skeller@crossriver.com	Apr 04 2024 00:13:00	Cross River Bank, C/O Gilles Gade, Pres. & CEO, 400 Kelby Street, 14th Floor, Fort Lee, NJ 07024
15658324	+ EDI: CAPITALONE.COM	Apr 04 2024 04:08:00	Capital One Bank USA, N.A., C/O Capital One Financial Corp., Attn Richard D. Fairbank, Chairman & CEO, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15658325	+ EDI: CAPITALONE.COM	Apr 04 2024 04:08:00	Capital One/WalMart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15658329	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 04 2024 00:13:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15658330	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 04 2024 00:13:00	First National Bank of Pennsylvania, C/O Vincent J. Delie, Jr., One North Shore Center, Pittsburgh, PA 15212
15658331	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 04 2024 00:13:00	Goldman Sachs Bank, C/O John E. Waldron, Pres. & CEO, 200 West Street, New York, NY 10282-2198
15658332	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 04 2024 00:13:00	Goldman Sachs Bank, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-6112
15658333	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 04 2024 00:13:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
15658335	EDI: IRS.COM	Apr 04 2024 04:08:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15658336	+ EDI: LENDNGCLUB	Apr 04 2024 04:08:00	Lending Club Bank, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15658337	+ EDI: LENDNGCLUB	Apr 04 2024 04:08:00	Lending Club Bank, C/O Scott Sanborn, CEO/Pres., 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15658339	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2024 00:13:00	PNC Bank, P.O. Box 8807, Dayton, OH 45401-8807
15658338	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2024 00:13:00	PNC Bank, PO Box 1820, Dayton, OH 45401
15658342	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 04 2024 00:25:30	Secretary of Housing and Urban, Development, Attn: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410-0001
15658341	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 04 2024 00:25:30	Secretary of Housing and Urban, Development, 451 Seventh Street SW, Washington, DC 20410-0001
15658343	EDI: SYNC	Apr 04 2024 04:08:00	Synchrony Bank, C/O Brian Doubles, Pres. & CEO, 170 West S. Election Road, Draper, UT 84020
15658344	+ EDI: SYNC	Apr 04 2024 04:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15658345	+ EDI: SYNC	Apr 04 2024 04:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15658346	+ EDI: SYNC	Apr 04 2024 04:08:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15658347	+ EDI: SYNC	Apr 04 2024 04:08:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15658350	+ Email/Text: bankruptcy@huntington.com	Apr 04 2024 00:13:00	The Huntington National Bank, C/O Stephen D. Steinour, Chairman, Pres., and CEO, 17 S High Street, Columbus, OH 43215-3413
15658349	+ Email/Text: bankruptcy@huntington.com	Apr 04 2024 00:13:00	The Huntington National Bank, Attn: Bankruptcy,

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41 S High Street, Columbus, OH 43215-3406

15658348 Email/Text: bankruptcy@huntington.com

Apr 04 2024 00:13:00

The Huntington National Bank, P.O. Box 2059,
Columbus, OH 43216-2059

15658351 EDI: USBANKARS.COM

Apr 04 2024 04:08:00

U.S. Bank, C/O Amdy Cecere, Pres. & CEO, 800
Nicollet Mall, Minneapolis, MN 55402

15658352 + EDI: USBANKARS.COM

Apr 04 2024 04:08:00

US Bank/RMS, Attn: Bankruptcy, PO Box 5229,
Cincinnati, OH 45201-5229

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2024 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Daniel J. Boger	on behalf of Debtor Jacquelyn Gia Zampogna- Fisher dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5